PATENT

Paper No.

File No. MCEA-P6-06

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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For : COMPUTER SYSTEM MANAGING AN INSURANCE

RESERVE REQUIREMENT BY SEGMENTING RISK COMPONENTS IN A REINSURANCE TRANSACTION

Group Art Unit : 3695

Examiner : POLLOCK, Gregory A.

MS: Fee Amendment Commissioner of Patents P.O. Box 1450

Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE

SIR:

Please enter the following amendment in response to the Office Action mailed April

 $\ensuremath{\mathbf{27}}\xspace, 2010,$ and reconsider the application in view of the amendment and the remarks set forth

below. It is believed that no new matter has been added.